

Hearing Date: January 20, 2011  
Hearing Time: 9:30 a.m.  
Location: 219 S. Dearborn St., Courtroom 619  
Chicago, IL 60604

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	Chapter 7
	§	
TIGHE, STEPHEN G	§	Case No. 06-06250
	§	
Debtor	§	Jacqueline P. Cox

---

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joseph A. Baldi, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner  
Clerk of the U.S. Bankruptcy Court  
219 S. Dearborn, 7th Floor  
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at :

9:30 a.m.  
on Thursday, January 20, 2011  
in Courtroom 619, U.S. Courthouse  
219 S. Dearborn St., Chicago, IL

If no objections are filed, upon entry of an order on the fee applications, the Trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: \_\_\_\_\_

By: Kenneth Gardner  
Clerk of Bankruptcy Court

Joseph A. Baldi, Trustee  
19 S. LaSalle St., Suite 1500, Chicago, IL 60603

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	
	§	
TIGHE, STEPHEN G	§	Case No. 06-06250
	§	
Debtor(s)	§	

---

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	11,358.97
and approved disbursements of	\$	3,102.50
leaving a balance on hand of <sup>1</sup>	\$	8,256.47

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Joseph A. Baldi, Trustee	\$ 1,885.90	\$ 0.00	\$ 1,885.90
Attorney for Trustee Fees: BALDI BERG & WALLACE, LTD.	\$ 3,511.50	\$ 0.00	\$ 3,511.50
Attorney for Trustee Expenses: BALDI BERG & WALLACE, LTD.	\$ 48.45	\$ 0.00	\$ 48.45
Accountant for Trustee Fees: Popowcer Katten, Ltd	\$ 752.50	\$ 0.00	\$ 752.50

Total to be paid for chapter 7 administrative expenses	\$	<u>6,198.35</u>
Remaining Balance	\$	<u>2,058.12</u>

---

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 16,645.14 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 26.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Discover Bank/Discover Financial Services	\$ 2,257.85	\$ 323.34	\$ 272.18
000003	Poronsky Family Practice	\$ 105.54	\$ 15.12	\$ 12.72
000004	Capital One Bank	\$ 1,386.39	\$ 198.55	\$ 167.12
000005	Capital One Bank	\$ 1,807.97	\$ 258.93	\$ 217.94
000006	eCAST Settlement Corporation	\$ 1,322.68	\$ 189.42	\$ 159.44
000007	Kohl's Department Store	\$ 147.07	\$ 15.83	\$ 22.96
000008	eCAST Settlement Corporation	\$ 77.30	\$ 0.00	\$ 20.38
000009	ROUNDUP FUNDING, L.L.C.	\$ 2,816.68	\$ 403.37	\$ 339.55

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000010A	CITIFINANCIAL RETAIL SERVICES, INC	\$ 0.00	\$ 0.00	\$ 0.00
000011	Premier Bankcard	\$ 52.91	\$ 0.00	\$ 13.96
000012	eCAST Settlement Corporation assignee of	\$ 2,054.85	\$ 294.37	\$ 247.60
000013	eCAST Settlement Corporation	\$ 89.46	\$ 0.00	\$ 23.60
000014	LVNV Funding LLC., its successors and assigns, as	\$ 3,077.64	\$ 440.75	\$ 370.99
000015	Portfolio Recovery Associates	\$ 1,343.80	\$ 192.45	\$ 161.99
000019	Renata Variakojis MDSC	\$ 89.00	\$ 0.00	\$ 23.47
000020	Sonus USA	\$ 16.00	\$ 0.00	\$ 4.22

Total to be paid to timely general unsecured creditors \$ 2,058.12

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Prepared By: /s/  
Joseph A. Baldi, Trustee

*Joseph A. Baldi, Trustee  
Suite 1500  
19 South LaSalle Street  
Chicago, IL 60603*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 6 of 7

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 06-06250

User: dgomez  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 59

Date Rcvd: Dec 20, 2010

The following entities were noticed by first class mail on Dec 22, 2010.

db +Stephen G Tighe, 4244 West 108th Place, Oak Lawn, IL 60453-5352  
aty +Joseph A Baldi, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,  
Chicago, IL 60603-1413  
aty +Thomas W Lynch, Thomas W Lynch & Associates PC, 9231 S Roberts Rd,  
Hickory Hills, IL 60457-3810  
tr +Joseph A Baldi, Tr, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,  
Chicago, IL 60603-1413  
14537545 ACC International, 919 Estes Court, Schaumburg, IL 60193-4427  
10756480 AT&T Universal, PO Box 688905, Des Moines, IA 50368-8905  
10775254 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank, c/o Tsys Debt Management, PO Box 5155,  
Norcross, GA 30091)  
10756481 +Capital One Bank, 11013 West Broad Street, Glen Allen, VA 23060-5937  
10756482 +Capital One FSB, PO Box 790217, Saint Louis, MO 63179  
10756483 +Chase, PO Box 15153, Wilmington, DE 19886-5153  
10756484 +Chase Bank, C/O Michael D. Fine, 227 W. Monroe, #2700, Chicago, IL 60606-5081  
10756485 +Citi Bank, PO Box 6500, Sioux Falls, SD 57117-6500  
10841400 +CitiFinancial, PO Box 183041, Columbus, OH 43218-3041  
10756486 CitiFinancial, PO Box 70923, Charlotte, NC 28272-0923  
10820739 Citicorp Trust Bank, PO Box 140489, Irving, TX 75014-0489  
14537547 +Comcast, c/o Crd Prt Assoc, 13355 Noel Road, Dallas, TX 75240-6602  
10756489 GMAC, PO Box 780, Waterloo, IA 50704-0780  
10763848 +GMAC, 2740 Arthur Street, Roseville, MN 55113-1303  
10756492 HSBC, PO Box 17051, Baltimore, MD 21297-1051  
10756493 +HSBC, PO Box 88000, Baltimore, MD 21288-0001  
10897560 HSBC Bank Nevada NA / HSBC Card Services III, by eCAST Settlement Corporation, as its agent,  
POB 35480, Newark NJ 07193-5480  
10790934 +Household Bank (SB), N.A. (Menards), eCast Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
14537548 +ICS, Bankruptcy Dept, P O Box 1010, Tinley Park, IL 60477-9110  
10756495 MBNA, PO Box 15026, Wilmington, DE 19850-5026  
10780708 MBNA America Bank N A, by eCAST Settlement Corporation, as its agent, POB 35480,  
Newark NJ 07193-5480  
10756496 +Medical Business Bureau, 1460 Renaissance Drive, Suite 400, Park Ridge, IL 60068-1349  
14644406 +Old Republic Equity Credit Services Inc, 307 N Michigan Ave 13th Floor,  
Chicago, IL 60601-5311  
11661933 +Old Republic Insurance Co Inc C/O ORECS, 307 N Michigan Ave 15th Floor,  
Chicago, IL 60601-5405  
10756497 +Orthospine Center, 6450 W College Dr, Palos Heights, IL 60463-1774  
13072182 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541)  
10756499 Palos Anesthesia Assoc, PO Box 239D, Park Ridge, IL 60068-8018  
10756500 +Palos Community Hospital, 12251 South 80th Ave, Palos Heights, IL 60463-0930  
10756501 +Palos Pathology, 520 E 22nd Street, Lombard, IL 60148-6110  
14537550 +Palos Surgic Center, 7340 College Drive, Palos Heights, IL 60463-1159  
14537551 +Peter J McDonald MD, P O Box 369, New Lenox, IL 60451-0369  
10756502 Poronsky Family Practice, 6400 W College Dr, #200, Palos Heights, IL 60463-1786  
10830103 +Premier Bankcard, Premier/CSI Dept SDPR, PO Box 2208, Vacaville, CA 95696-8208  
14537570 +Renata Variakojis MDSC, P O Box 379, Orland Park, IL 60462-0379  
10756503 Retail Services, PO Box 17602, Baltimore, MD 21297-1602  
14537573 +SW Pediatrics, 16622 S 107th Court, Orland Park, IL 60467-8898  
10756504 +Sertoma Speech & Hearing Ctr, 10409 S Roberts Rd, Palos Hills, IL 60465-1931  
10756505 +Sigma Health/ Advanced Health, 9721 W 165th St, Orland Park, IL 60467-5653  
14537571 +Sonus USA, 5000 Cheshire Parkway North, Minneapolis, MN 55446-4103  
14537572 Sprint, c/o NCO, P O Box 15740, Wilmington, DE 19850-5740  
10756506 +Target, PO Box 59231, Minneapolis, MN 55459-0231  
10793212 +Target National Bank (f.k.a. Retailers National Ba, TARGET VISA, c/o Weinstein & Riley, P.S.,  
2101 Fourth Ave., Suite 900, Seattle, WA 98121-2339  
10756507 +WFNNB, PO Box 659728, San Antonio, TX 78265-9728  
10756508 ++WORLD SAVINGS BANK FSB, ATTN BANKRUPTCY DEPARTMENT, 4101 WISEMAN BLVD,  
SAN ANTONIO TX 78251-4201  
(address filed with court: World Savings, PO Box 659558, San Antonio, TX 78265-9558,  
Attn Bankruptcy Department)  
11128045 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480  
11049374 eCAST Settlement Corporation, P.O. Box 7247-6971, Philadelphia, PA 19170-6971  
10863440 eCAST Settlement Corporation assignee of, Chase Bank USA N A, POB 35480,  
Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Dec 20, 2010.

10762803 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 21 2010 01:18:29  
Discover Bank/Discover Financial Services, PO Box 8003, Hilliard OH 43026  
10756487 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 21 2010 01:18:29 Discover Financial,  
PO Box 15316, Wilmington, DE 19850  
10756491 E-mail/PDF: gecsed@recoverycorp.com Dec 21 2010 01:21:43 Home Depot,  
PO Box 530919, Dept 51, Atlanta, GA 30353-0919  
10786297 +E-mail/PDF: cr-bankruptcy@kohls.com Dec 21 2010 01:17:01 Kohl's Department Store,  
c/o creditors Bankruptcy Service, P O Box 740933, Dallas, TX 75374-0933  
10756494 +E-mail/PDF: cr-bankruptcy@kohls.com Dec 21 2010 01:17:01 Kohls, PO Box 3120,  
Milwaukee, WI 53201-3120  
10909588 E-mail/Text: resurgentbknofications@resurgent.com  
LVNV Funding LLC., its successors and assigns, as, assignee of Citibank, N.A.,  
Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587

District/off: 0752-1  
Case: 06-06250

User: dgomez  
Form ID: pdf002

Page 2 of 2  
Total Noticed: 59

Date Rcvd: Dec 20, 2010

The following entities were noticed by electronic transmission (continued)

14537549 +E-mail/Text: bankrup@nicor.com Nicor Gas, Bankruptcy Dept,  
1844 Ferry Road 7W, Naperville, IL 60563-9662  
11441164 E-mail/PDF: BNCEmails@blinellc.com Dec 21 2010 01:19:27 ROUNDUP FUNDING, L.L.C., MS 550,  
PO Box 91121, SEATTLE, WA 98111-9221

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Joseph A Baldi & Associates Pc  
aty\* +Joseph A Baldi, Tr, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,  
Chicago, IL 60603-1413  
14537546 ##+Advanced Health, Bankruptcy Dept, 9721 W 165th Street, Orland Park, IL 60467-5653  
10756488 ##+First Premier Bank, 900 West Deleware, Sioux Falls, SD 57104-0337  
10756490 ##+Harris and Harris, 600 West Jackson Blvd, Suite 400, Chicago, IL 60661-5675  
10756498 ##OSI Collections, PO Box 959, Brookfield, WI 53008-0959

TOTALS: 1, \* 1, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2010

Signature:

